

☐ AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: **Phillip Dotson**
Trinetta Dotson

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 5360 State Route 225
Henderson, TN 38340

(2) 5360 State Route 225
Henderson, TN 38340

PLAN PAYMENT:

Debtor(1) shall pay \$ 150.00 Weekly

☒ PAYROLL DEDUCTION
From:

Chester County Trustee, Tennessee, 159 East Main Street, Suite 2, Henderson, TN 38340

Debtor(2) shall pay \$ 300.00 Bi-Weekly

☒ PAYROLL DEDUCTION From:

Wal-Mart Associates, Inc., 702 S.W. 8th St., Bentonville, AR 72716

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]

☐ YES

☒ NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]

☐ YES

☒ NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].

☐ YES

☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None

Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:
ongoing payment begins _____
Approximate arrearage: _____

\$ _____

5. PRIORITY CLAIMS:

-NONE-

Amount _____

\$ _____

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None

ongoing payment begins _____

\$ _____

Approximate arrearage: _____

Interest _____

\$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]

First Heritage

Value of Collateral:

4,200.00

Rate of Interest

10.00

Monthly Plan Payment:

\$90.00

OneMain

4,000.00

10.00

\$85.00

Performance Finance

7,000.00

7.00

\$140.00

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]

Bank of America

adequate protection payment of \$97.00

Value of Collateral:

19,500.00

Rate of Interest

7.00

Monthly Plan Payment:

\$390.00

SunTrust Bank

adequate protection payment of \$55.00

11,000.00

7.00

\$220.00

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIAL REASONABLE DISPOSAL OF COLLATERAL:

Ally Collateral: 2015 GMC Acadia

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest	Monthly Plan Payment:
<u>-NONE-</u>			\$

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

Navient. \$27,000.00

Deferred. Debt Will Survive Discharge.

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE-

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$75,998.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

☐

%, OR,

☒

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None

☐

Assumes

OR

☐

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

None

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ C. Jerome Teel, Jr.

C. Jerome Teel, Jr. 016310

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date May 31, 2019

/al